

**Remarks/Arguments**

Reconsideration of this application is requested.

Claim 1-19 have been rejected by the Examiner under 35 USC § 112 for being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

The word "the" was added line 6 of claim 1 to remove any indefiniteness.

Claims 1-5 and 8-19 have been rejected by the Examiner under 35 USC § 102(e) as being anticipated by Savage (U.S. Publication No. 2002/0026394A1).

Savage discloses the following in paragraph 0098.

[0098] "In an embodiment of the present invention, the bill calculation module 146 receives usage data, such as kWh for electricity or MMCF for gas, and other priced charges from the supply chain vendors 140. In addition to usage data and other related charges, other information is received from the vendor 140 and placed on the final bill to provide additional information about the usage, including, for example, meter number, last reading, current reading, start and end dates. The bill calculation module 146 converts the usage data into a rated bill, including any tax due on the sale. The retail company 234 also provides the financial institution 100 the required information to properly calculate the tax due on each sale. In the process for calculating the bill, initially, the incoming data is validated. Validating the data includes, receiving line items via a flat file from each supply chain vendor 140 or its meter reading vendor, validating the formatting of each line item, and returning any line items that do not match the mutually agreed upon format."

Savage's bill calculation module 146 receive, usage data such as kWh for electricity from the supply chain vendors 140.

Savage does not disclose or anticipate the following steps of claim 1 as amended and those claims dependent, therein namely, collecting by a first computer unit usage information by a direct feed of raw data of the service from a meter by a customer from one of a first tier of the multiple tiers or a third party. Applicant received usage information by a direct feed of raw data of the service from a meter.

Claims 6 and 7 have been rejected by the Examiner under 35 USC § 103(a) as being unpatentable over Savage et al. (U.S. Publication No. 2002/002639A1 in view of Carlin (U.S. Patent No. ,6,697,843B1).

Savage discloses the following in page 15 paragraph 0111.

[0111] ."In an embodiment of the present invention, the payment processing system receives payments, posts payments to account, and processes. Payments are received, for example, by check, autopay, or the Internet. Payments are validated, and exceptions are processed. Payments are posted to accounts by applying payment amounts to accounts and decreasing the balance in accordance to the amount paid. Processing address changes includes receiving address changes and applying address changes to the customer database 184. The receivable management system involves financing; account management, risk management, and collections. Financing includes, for example, identifying client charges, applying pricing rules, forwarding payment to clients, and performing audits, as well as funding."

Carlin discloses the following in Col. 3 lines 34-52.

"The mail production facility 1 includes printers, inserters, computers, etc., for converting the electronically transmitted variable and fixed data into the finished mail piece. The mail production facility 1 holds the incoming data for a limited time, advantageously seventy-two (72) hours, and then flushes the data. This above described process is the advantage that eliminates the need for a mail production facility 1 to store forms, which would then cause the inherent uncertainties of multiple copies of forms which must be updated.

The mail production facilities 1 could also be located on a worldwide basis, and hence use international conventions for determining and correcting addresses.

The print site is included at the mail production facility 1. A high speed printer and inserter is provided at the print site. If a printer at a mail production facility becomes unavailable, a feature of the system is that the printing can be distributed to a second mail production facility 1, such as an adjacent geographically related site."

Carlin discloses the following in col. 4, lines 37-65.

" FIGS. 2A and 2B illustrate the customer gateway in more detail. FIG. 2A is a shared customer gateway 9, with multiple mailers 15: whereas FIG. 2B is a dedicated gateway 9, with a single mailer 15. A mailer 15, or customer, has collected variable data, such as customer names, addresses, billing amount, etc. in local electronic files on a computer. The computer at the mailer connects to the gateway 9 via the connection 11. One appropriate connection 11 is TCP/IP over dial-up access. The mailer 15 transmits the variable data to the gateway 9.

The gateway preferably performs a data conversion on the variable data, in order to transform the variable data into a standardized format. Address hygiene is also preferably performed on the addresses in the variable data, according to the usual methods.

Reference is made to FIG. 7. At the gateway 9, the variable data 701 is sorted according to address, by geographic area. The geographic areas correspond to mail production sites. This can readily be performed in two steps. In the U.S., the variable data can be sorted by a 3-digit zip code into sorted data 703. The sorted variable data is then segmented into segmented data 705a, 705b. Segmented means that data for certain zip codes are grouped according to the geographically nearest mail production facilities. (It is possible to group geographically related mail by other methods). Each geographic group of segmented, sorted variable data is transmitted via connection 13 (such as TCP/IP over a fully meshed frame relay network) to the corresponding mail production facility 1 discussed below."

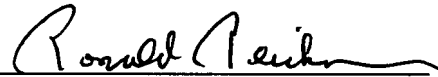
Carlin discloses a mail production facility. Carlin is not concerned with the location of the mail production facility.

In claim 6 applicant prints printing the bill at an optimal mailing location based on address information of the customer; and mailing the bill from the optimal mailing location. By printing the bill at the optimal mailing location. Applicant reduces the time that it takes the post to delivery the bill. The Art cited by the Examiner does not disclose or anticipate the foregoing.

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In view of the above claims 1-18 as amended are patentable. If the Examiner has any questions would the Examiner, please call the undersigned at the telephone number notes below.

Respectfully submitted,



Ronald Reichman  
Reg. No. 26,796  
Attorney of Record  
Telephone (203) 924-3854

PITNEY BOWES INC.  
Intellectual Property and  
Technology Law Department  
35 Waterview Drive  
P.O. Box 3000  
Shelton, CT 06484-8000